EXHIBIT

7

Case 1:18-cv-00234-WES-PAS Pocument 1-7 Filed 04/26/18 Page 5 of 19 Page ID #: 60

ATTORNEYS AT LAW

SERVING MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

January 23, 2018

Estate of Peggy Anderson Beer a/k/a Peggy Beer 31 Calvert Place Jamestown, RI 02835 VIA FIRST CLASS MAIL & CERTIFIED MAIL

Our File No. 13-012546

9489 0090 0027 6017 0407 90

Dear Sir/Madam:

Please be advised that this office represents HSBC Bank USA, National Association as Trustee for J.P Morgan Mortgage Trust 2007-A2 (Holder) the present holder of your mortgage to Mortgage Electronic Registration Systems, Inc. acting solely as nominee for Merrill Lynch Credit Corporation, dated November 20, 2006 in the original principal amount of \$759,050.00. The Holder has brought to our attention your delinquent mortgage account regarding the property located at 31 Calvert Place, Jamestown, RI 02835. You are hereby notified that the Holder hereby elects to accelerate the entire indebtedness and declares the entire balance due and payable forthwith and without further notice. Our client has advised that as of January 15, 2018, the amount of the debt is \$808,973.90. Please note that because interest and other charges continue to accrue pursuant to the terms of the loan documents, the above figure is subject to change. If you would like a payoff statement on your loan, please contact the undersigned.

You are hereby further notified that it is the intention of the Holder to foreclose said Mortgage under the Power of Sale for breach of the conditions of the loan documents.

Please be advised that the amount necessary to reinstate or pay off your loan changes daily. Therefore, if you desire to reinstate or pay off your loan, please contact this office and we will obtain the amount necessary to reinstate or pay off your loan. Please also be advised, however, that the Holder reserves the right, if allowed by the loan documents and applicable law, to refuse to accept a reinstatement and to insist upon full payment of all amounts due.

UNLESS YOU NOTIFY THIS OFFICE WITHIN THIRTY (30) DAYS AFTER RECEIVING THIS NOTICE THAT YOU DISPUTE THE VALIDITY OF THE DEBT OR ANY PORTION THEREOF, THIS OFFICE WILL ASSUME THIS DEBT IS VALID. IF YOU NOTIFY THIS OFFICE IN WRITING WITHIN THIRTY (30) DAYS FROM RECEIVING THIS NOTICE THAT YOU DISPUTE THE VALIDITY OF THE DEBT OR ANY PORTION THEREOF, THIS OFFICE WILL OBTAIN VERIFICATION OF THE DEBT AND MAIL YOU A COPY OF SUCH VERIFICATION. IF YOU REQUEST THIS OFFICE IN WRITING WITHIN THIRTY (30) DAYS AFTER RECEIVING THIS NOTICE, THIS OFFICE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM THE CURRENT CREDITOR.

THE LAW DOES NOT REQUIRE THIS OFFICE TO WAIT UNTIL THE END OF THE THIRTY (30) DAY PERIOD BEFORE PROCEEDING WITH LEGAL ACTION TO COLLECT THIS DEBT.

IF HOWEVER, YOU REQUEST IN WRITING PROOF OF THE DEBT OR ANY PORTION THEREOF OR IF YOU REQUEST THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR WITHIN THE THIRTY (30) DAYS FROM THE DATE YOU RECEIVE THIS LETTER, THE FAIR DEBT COLLECTION PRACTICES ACT REQUIRES US TO SUSPEND OUR EFFORTS TO FORECLOSURE THE MORTGAGE ON YOUR PROPERTY, EVEN IF WE HAVE ALREADY INITIATED FORECLOSURE PROCEEDINGS, UNTIL WE MAIL YOU THE REQUESTED INFORMATION.

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Sincerely,

Walter H. Porr, Jr., Esq.

WP/iv

Case 1.18-cv-00234-WES-PAS Document 1-7 Filed 04/26/18 Page 3 of 19 PageID #: 61

ATTORNEYS AT LAW

SERVING MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

January 23, 2018

Gary Miles Beer a/k/a Gary M. Beer 31 Calvert Place Jamestown, RI 02835

Our File No. 13-012546

VIA FIRST CLASS MAIL & CERTIFIED MAIL

9489 0090 0027 6017 0408 06

Dear Sir/Madam:

Please be advised that this office represents HSBC Bank USA, National Association as Trustee for J.P Morgan Mortgage Trust 2007-A2 (Holder) the present holder of your mortgage to Mortgage Electronic Registration Systems, Inc. acting solely as nominee for Merrill Lynch Credit Corporation, dated November 20, 2006 in the original principal amount of \$759,050.00. The Holder has brought to our attention your delinquent mortgage account regarding the property located at 31 Calvert Place, Jamestown, RI 02835. You are hereby notified that the Holder hereby elects to accelerate the entire indebtedness and declares the entire balance due and payable forthwith and without further notice. Our client has advised that as of January 15, 2018, the amount of the debt is \$808,973.90. Please note that because interest and other charges continue to accrue pursuant to the terms of the loan documents, the above figure is subject to change. If you would like a payoff statement on your loan, please contact the undersigned.

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Sincerely.

Walter H. Porr, Jr., Esq.

WP/jv

Case 1:18-ov-00234-WES-PAS Document 1-7 Filed 04/26/18 Page 4 of 10 PageID #: 62

ATTORNEYS AT LAW

SERVING MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

January 23, 2018

The Estate of Peggy Beer a/k/a Peggy Anderson Beer 5630 Wisconsin Avenue Apartment 100 Chevy Chase, MD 20815

VIA FIRST CLASS MAIL & CERTIFIED MAIL

Our File No. 13-012546

9489 0090 0027 6017 0408 13

Dear Sir/Madam:

Please be advised that this office represents HSBC Bank USA, National Association as Trustee for J.P Morgan Mortgage Trust 2007-A2 (Holder) the present holder of your mortgage to Mortgage Electronic Registration Systems, Inc. acting solely as nominee for Merrill Lynch Credit Corporation, dated November 20, 2006 in the original principal amount of \$759,050.00. The Holder has brought to our attention your delinquent mortgage account regarding the property located at 31 Calvert Place, Jamestown, RI 02835. You are hereby notified that the Holder hereby elects to accelerate the entire indebtedness and declares the entire balance due and payable forthwith and without further notice. Our client has advised that as of January 15, 2018, the amount of the debt is \$808,973.90. Please note that because interest and other charges continue to accrue pursuant to the terms of the loan documents, the above figure is subject to change. If you would like a payoff statement on your loan, please contact the undersigned.

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Sincerely,

Walter H. Porr, Jr., Esq

WP/j

Case 1:18-cv-00234-WES-PAS Decument 1-7 Filed 04/26/18 Page 5 of 19 Page ID #: 63

ATTORNEYS AT LAW

SERVING MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

January 23, 2018

Gary M. Beer a/k/a Gary Miles Beer 5630 Wisconsin Avenue Apartment 100 Chevy Chase, MD 20815

Our File No. 13-012546

Shase, MD 20815

VIA FIRST CLASS MAIL & CERTIFIED MAIL

9449 0090 0027 6017 0408 20

Dear Sir/Madam:

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Sincerely.

Walter H. Porr, Jr.

WP/jv

Case 1:18 ev 00234-WES-PAS Document 1-7 Filed 04/26/18 Page 6 of 10 PageID #: 64 KORDE & ASSOCIATES, P.C.

ATTORNEYS AT LAW

SERVING MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

January 23, 2018

The Estate of Peggy Beer a/k/a Peggy Anderson Beer 2112 Century Park Lane Unit 202 Los Angeles, CA 90067

VIA FIRST CLASS MAIL & CERTIFIED MAIL

Our File No. 13-012546

9489 0090 0027 6017 0408 37

Dear Sir/Madam:

Please be advised that this office represents HSBC Bank USA, National Association as Trustee for J.P Morgan Mortgage Trust 2007-A2 (Holder) the present holder of your mortgage to Mortgage Electronic Registration Systems, Inc. acting solely as nominee for Merrill Lynch Credit Corporation, dated November 20, 2006 in the original principal amount of \$759,050.00. The Holder has brought to our attention your delinquent mortgage account regarding the property located at 31 Calvert Place, Jamestown, RI 02835. You are hereby notified that the Holder hereby elects to accelerate the entire indebtedness and declares the entire balance due and payable forthwith and without further notice. Our client has advised that as of January 15, 2018, the amount of the debt is \$808,973.90. Please note that because interest and other charges continue to accrue pursuant to the terms of the loan documents, the above figure is subject to change. If you would like a payoff statement on your loan, please contact the undersigned.

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Sincerely,

Walter H. Porr, Jr, Esq.

WP/iv

Case 1.18-cv-00234-WES-PAS Pocument 1-7 Filed 04/26/18 Page 7 of 19 Page ID #: 65

ATTORNEYS AT LAW

SERVING MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

January 23, 2018

Gary M. Beer a/k/a Gary Miles Beer 2112 Century Park Lane Unit 202 Los Angeles, CA 90067 VIA FIRST CLASS MAIL & CERTIFIED MAIL

Our File No. 13-012546

9489 0090 0027 6017 0408 44

Dear Sir/Madam:

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Walter H. Porr, Jr., Esq.

WP/jv

Cas Page Sof 19 Page ID #: 66

ATTORNEYS AT LAW

SERVING MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

January 23, 2018

Gary M. Beer a/k/a Gary Miles Beer 8557 West Knoll Drive West Hollywood, CA 90069 VIA FIRST CLASS MAIL & CERTIFIED MAIL

Our File No. 13-012546

9489 0090 0027 6017 0408 51

Dear Sir/Madam:

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Sincerely

Walter H. Porr, Jr.

WP/iv

ATTORNEYS AT LAW

SERVING MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

January 23, 2018

Gary M. Beer a/k/a Gary Miles Beer 2806 University Terrace N.W. Washington, DC 20016

VIA FIRST CLASS MAIL & CERTIFIED MAIL

Our File No. 13-012546

9489 0090 0027 6017 0408 68

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WP/iv

Case 1:18-cv-00234-WES-RAS Document 1-7 Filed 04/26/18 Page 10 of 10 PageID #: 68

ATTORNEYS AT LAW

SERVING MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

January 23, 2018

Gary Miles Beer a/k/a a/k/a Gary M. Beer c/o John B. Ennis, Esq. 1200 Reservoir Avenue Cranston, RI 02920

VIA FIRST CLASS MAIL & CERTIFIED MAIL

Our File No. 13-012546

9489 0090 0027 6017 0408 75

Dear Sir/Madam:

Please be advised that this office represents HSBC Bank USA, National Association as Trustee for J.P Morgan Mortgage Trust 2007-A2 (Holder) the present holder of your mortgage to Mortgage Electronic Registration Systems, Inc. acting solely as nominee for Merrill Lynch Credit Corporation, dated November 20, 2006 in the original principal amount of \$759,050.00. The Holder has brought to our attention your delinquent mortgage account regarding the property located at 31 Calvert Place, Jamestown, RI 02835. You are hereby notified that the Holder hereby elects to accelerate the entire indebtedness and declares the entire balance due and payable forthwith and without further notice. Our client has advised that as of January 15, 2018, the amount of the debt is \$808,973.90. Please note that because interest and other charges continue to accrue pursuant to the terms of the loan documents, the above figure is subject to change. If you would like a payoff statement on your loan, please contact the undersigned.

You are hereby further notified that it is the intention of the Holder to foreclose said Mortgage under the Power of Sale for breach of the conditions of the loan documents.

Please be advised that the amount necessary to reinstate or pay off your loan changes daily. Therefore, if you desire to reinstate or pay off your loan, please contact this office and we will obtain the amount necessary to reinstate or pay off your loan. Please also be advised, however, that the Holder reserves the right, if allowed by the loan documents and applicable law, to refuse to accept a reinstatement and to insist upon full payment of all amounts due.

UNLESS YOU NOTIFY THIS OFFICE WITHIN THIRTY (30) DAYS AFTER RECEIVING THIS NOTICE THAT YOU DISPUTE THE VALIDITY OF THE DEBT OR ANY PORTION THEREOF, THIS OFFICE WILL ASSUME THIS DEBT IS VALID. IF YOU NOTIFY THIS OFFICE IN WRITING WITHIN THIRTY (30) DAYS FROM RECEIVING THIS NOTICE THAT YOU DISPUTE THE VALIDITY OF THE DEBT OR ANY PORTION THEREOF, THIS OFFICE WILL OBTAIN VERIFICATION OF THE DEBT AND MAIL YOU A COPY OF SUCH VERIFICATION. IF YOU REQUEST THIS OFFICE IN WRITING WITHIN THIRTY (30) DAYS AFTER RECEIVING THIS NOTICE, THIS OFFICE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM THE CURRENT CREDITOR.

THE LAW DOES NOT REQUIRE THIS OFFICE TO WAIT UNTIL THE END OF THE THIRTY (30) DAY PERIOD BEFORE PROCEEDING WITH LEGAL ACTION TO COLLECT THIS DEBT.

IF HOWEVER, YOU REQUEST IN WRITING PROOF OF THE DEBT OR ANY PORTION THEREOF OR IF YOU REQUEST THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR WITHIN THE THIRTY (30) DAYS FROM THE DATE YOU RECEIVE THIS LETTER, THE FAIR DEBT COLLECTION PRACTICES ACT REQUIRES US TO SUSPEND OUR EFFORTS TO FORECLOSURE THE MORTGAGE ON YOUR PROPERTY, EVEN IF WE HAVE ALREADY INITIATED FORECLOSURE PROCEEDINGS, UNTIL WE MAIL YOU THE REQUESTED INFORMATION.

PLEASE BE ADVISED THAT THIS LETTER IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

If you (1) did not execute the Promissory Note relating to this mortgage; (2) are in bankruptcy; or (3) have been discharged in bankruptcy, this letter is for informational purposes only and is not intended as an attempt to collect a debt or an act to collect, assess or recover all or any portion of the debt from you personally.

Sincerely,

Walter H. Porr, Jr., Esq

WP/iv